

**Notice of Allowability**

Application No.

09/902,612

Examiner

Michael Pyzocha

Applicant(s)

BOWERS ET AL.

Art Unit

2137

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/2/07.
2. ☒ The allowed claim(s) is/are 1-10,28-37 and 55-58.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date 1/18/06
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.

7. ☒ Examiner's Amendment/Comment

8. ☐ Examiner's Statement of Reasons for Allowance

9. ☐ Other \_\_\_\_\_.

  
EMMANUEL L. MOISE  
SUPERVISORY PATENT EXAMINER

**DETAILED ACTION**

1. Claims 1-10, 28-37, and 55-58 are pending.
2. Amendment filed 04/05/2007 has been received and considered.

***Information Disclosure Statement***

3. The IDS filed 01/18/2006, which had been previously considered, has been included with this action to make a correction to citation number 286 on page 13 to include the publication date.

**EXAMINER'S AMENDMENT**

4. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with George Wang on 04/11/2007.

The application has been amended as follows:

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28.(Currently amended) A system for providing discriminated partner system resources to a user of a host's system resources during a single login session comprising:

a partner system for providing partner system resources through a computer network, wherein said partner system comprises downloadable executable code stored on computer-readable storage media for performing the following:

receiving a request to access partner system resources through a host system said host system comprising a financial service provider system with which a user of a host's system resources has one or more financial accounts;

receiving host system data;

identifying a host system;

receiving user data;

identifying said user based at least in part on said user data;

identifying said user's financial account data; and

providing discriminated partner system resources to said user, said discriminated partner system resources being selected based at least upon a preexisting association between the host system and the partner system, a preexisting association between the user and the partner system, and said user's financial account data;

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wherein providing discriminated partner system resources to said user comprises creating discriminated partner system resources identified with said host system comprising downloadable executable code stored on computer-readable storage media for performing the following:

- identifying graphical information used by said host system;
- replicating said graphical information;
- classifying said host system;

- 'identifying non-conflicting additional partner system resources that ~~[[are]]~~ do not conflict with said host system's classification; and

- incorporating said replicated graphical information and said non-conflicting additional partner system resources into a standard partner system resource to create a discriminated partner system resource.

32. (Currently amended) The system of claim 28 further comprising downloadable executable code stored on computer-readable storage media for authenticating said request to access partner system resources.

33. (Currently amended) The system of claim 28 further comprising downloadable executable code stored on computer-readable storage media for transmitting said discriminated partner system resources to at least one of said host system and said user.

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37.(Currently amended) The system of claim 28 wherein said providing discriminated partner system resources to said user further comprises downloadable executable code stored on computer-readable storage media for performing the following:

a set of instructions for selecting, based at least in part on said financial account data, a discriminated web page identified with said host system from a plurality of discriminated web pages.

***Allowable Subject Matter***

5. Claims 1-20, 28-37, are 55-58 are allowed.
6. Reasons for allowance were given in the office action mailed 03/02/2007 and are therefore not repeated. The above amendments were made so that all claims are statutory under 35 USC 101.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael Pyzocha whose telephone number is (571) 272-3875. The examiner can normally be reached on 7:00am - 4:30pm first Fridays of the bi-week off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Emmanuel Moise can be reached on (571) 272-3865. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

MJP

  
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